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**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF MINNESOTA**

In re: SAND, JEREMY

§ Case No. 15-31107

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Debtor(s)

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on March 27, 2015. The undersigned trustee was appointed on March 31, 2015.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 3,704.69

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>30.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	<u>\$ 3,674.69</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 10/15/2015 and the deadline for filing governmental claims was / / . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$926.17. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$926.17, for a total compensation of \$926.17<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$84.57, for total expenses of \$84.57.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 10/25/2015 By: /s/Erik A. Ahlgren  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 15-31107

Trustee: (430230) Erik A. Ahlgren

Case Name: SAND, JEREMY

Filed (f) or Converted (c): 03/27/15 (f)

§341(a) Meeting Date: 05/21/15

Period Ending: 10/25/15

Claims Bar Date: 10/15/15

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Homestead Imported from original petition Doc# 1	61,400.00	0.00		0.00	FA
2 Cash Location: In debtor's possession Imported from original petition Doc# 1	35.00	0.00		0.00	FA
3 Household Goods Location: In debtor's possession Imported from original petition Doc# 1	2,000.00	0.00		0.00	FA
4 Clothing Location: In debtor's possession Imported from original petition Doc# 1	500.00	0.00		0.00	FA
5 1996 Chevy S-10 Pickup Location: In debtor's pos Imported from original petition Doc# 1	1,600.00	0.00		0.00	FA
6 401 K Location: In debtor's possession Imported from original petition Doc# 1	7,340.00	0.00		0.00	FA
7 Preference (u) discover	3,602.00	3,602.00		3,000.00	FA
8 Capital One Preference (u) Fiancee's credit card	704.69	704.69		704.69	FA
<b>8 Assets Totals (Excluding unknown values)</b>	<b>\$77,181.69</b>	<b>\$4,306.69</b>		<b>\$3,704.69</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

7-9-15 filed atty app and emailed to ust

7-9-15 filed complaint against fiance and Discover Fiancial Services

Initial Projected Date Of Final Report (TFR): May 30, 2016

Current Projected Date Of Final Report (TFR): May 30, 2016

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 15-31107  
**Case Name:** SAND, JEREMY

**Trustee:** Erik A. Ahlgren (430230)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*\*8266 - Checking Account  
**Blanket Bond:** \$23,164,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*8157  
**Period Ending:** 10/25/15

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
07/14/15	{8}	JEREMY SAND	PREFERENCE FIANCE	1241-000	704.69		704.69
07/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	694.69
08/31/15	{7}	Discover Financial Services	Preference	1241-000	3,000.00		3,694.69
08/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,684.69
09/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,674.69

<b>ACCOUNT TOTALS</b>	<b>3,704.69</b>	<b>30.00</b>	<b>\$3,674.69</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>3,704.69</b>	<b>30.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$3,704.69</b>	<b>\$30.00</b>	

<b>TOTAL - ALL ACCOUNTS</b>	<b>Net Receipts</b>	<b>Net Disbursements</b>	<b>Account Balances</b>
Checking # *****8266	3,704.69	30.00	3,674.69
	<b>\$3,704.69</b>	<b>\$30.00</b>	<b>\$3,674.69</b>

## Claims Register: Exhibit C

Case: 15-31107 SAND, JEREMY

Claims Bar Date: 10/15/15

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
	CLERK U.S. BANKRUPTCY COURT 200 U.S. COURTHOUSE 316 N. ROBERT ST. ST PAUL, MN 55101 <2700-00 Clerk of the Court Costs (includes adversary and other filing fees)>, 200	Admin Ch. 7 03/27/15	ADV 15-03087	\$350.00 \$350.00	\$0.00	\$350.00
	ERIK A AHLGREN AHLGREN LAW OFFICE 220 W. WASHINGTON AVE, SUITE 105 FERGUS FALLS, MN 56537 <3110-00 Attorney for Trustee Fees (Trustee Firm)>, 200	Admin Ch. 7 03/27/15		\$715.00 \$715.00	\$0.00	\$715.00
	Erik A. Ahlgren 220 W. Washington Ave Suite 105 Fergus Falls, MN 56537 <2200-00 Trustee Expenses>, 200	Admin Ch. 7 03/27/15		\$84.57 \$84.57	\$0.00	\$84.57
	Erik A. Ahlgren 220 W. Washington Ave Suite 105 Fergus Falls, MN 56537 <2100-00 Trustee Compensation>, 200	Admin Ch. 7 03/27/15		\$926.17 \$926.17	\$0.00	\$926.17
1	DISCOVER BANK DISCOVER PRODUCTS INC PO BOX 3025 NEW ALBANY, OH 43054-3025  History: Details1-107/16/2015Claim #1 filed by Discover Bank, Amount claimed: \$1667.00 (Slusher, Discover Bank DB Servicing Corp ) *****	Unsecured 07/16/15	8644  Discover Products Inc PO Box 3025 New Albany, OH 430543025	\$1,667.00 \$1,667.00	\$0.00	\$1,667.00
	<7100-00 General Unsecured § 726(a)(2)>, 610					
2	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE RESURGENT CAPITAL SERVICES,. PO BOX 19008 GREENVILLE, SC 29602  History: Details2-108/05/2015Claim #2 filed by PYOD, LLC its successors and assigns as assignee, Amount claimed: \$2005.69 (Benbow, Resurgent Capital Services ) *****	Unsecured 08/05/15	3865 CITI  of Citibank, N.A. Resurgent Capital Services,PO Box 19008 Greenville, SC 29602	\$2,005.69 \$2,005.69	\$0.00	\$2,005.69
	<7100-00 General Unsecured § 726(a)(2)>, 610					

## Claims Register: Exhibit C

Case: 15-31107 SAND, JEREMY

Claims Bar Date: 10/15/15

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
3	CAPITAL ONE NA C/O BECKET AND LEE LLP POB 3001 MALVERN, PA 19355-0701	Unsecured 08/14/15	0521 KOHLS  c/o Becket and Lee LLP POB 3001 Malvern, PA 193550701  ----- History: Details3-108/14/2015Claim #3 filed by Capital One NA, Amount claimed: \$424.30 (Brown, Becket & Lee, LLP ) ----- * * *	\$424.30  \$424.30	\$0.00	\$424.30
<7100-00 General Unsecured § 726(a)(2)>, 610						
4	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE RESURGENT CAPITAL SERVICES PO BOX 19008 GREENVILLE, SC 29602	Unsecured 09/10/15	2738 CITI  of Citibank, N.A. Resurgent Capital Services,PO Box 19008 Greenville, SC 29602  ----- History: Details4-109/10/2015Claim #4 filed by PYOD, LLC its successors and assigns as assignee, Amount claimed: \$696.49 (Benbow, Resurgent Capital Services ) ----- * * *	\$696.49  \$696.49	\$0.00	\$696.49
<7100-00 General Unsecured § 726(a)(2)>, 610						
5	CAVALRY SPV I, LLC BASS & ASSOCIATES, P.C. 3936 E. FT. LOWELL ROAD, SUITE #200  TUCSON, AZ 85712	Unsecured 09/24/15	6123 MENARDS/CITI  Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson, AZ 85712  ----- History: Details5-109/24/2015Claim #5 filed by Cavalry Spv I, LLC, Amount claimed: \$1836.66 (Torres, Bass & Associates PC ) ----- * * *	\$1,836.66  \$1,836.66	\$0.00	\$1,836.66
<7100-00 General Unsecured § 726(a)(2)>, 610						

**Case Total: \$0.00 \$8,705.88**

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 15-31107  
Case Name: SAND, JEREMY  
Trustee Name: Erik A. Ahlgren

**Balance on hand:** \$ 3,674.69

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 3,674.69

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Erik A. Ahlgren	926.17	0.00	926.17
Trustee, Expenses - Erik A. Ahlgren	84.57	0.00	84.57
Attorney for Trustee, Fees - ERIK A AHLGREN	715.00	0.00	715.00
Charges, U.S. Bankruptcy Court	350.00	0.00	350.00

Total to be paid for chapter 7 administration expenses: \$ 2,075.74

Remaining balance: \$ 1,598.95

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 1,598.95

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 1,598.95

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 6,630.14 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 24.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DISCOVER BANK	1,667.00	0.00	402.02
2	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE	2,005.69	0.00	483.70
3	CAPITAL ONE NA	424.30	0.00	102.33
4	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE	696.49	0.00	167.97
5	CAVALRY SPV I, LLC	1,836.66	0.00	442.93

Total to be paid for timely general unsecured claims: \$ 1,598.95

Remaining balance: \$ 0.00



Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00  
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00  
 Remaining balance: \$ 0.00